OIPE JC68
JUL 0 9 2001
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REMARKS

The specification has been amended to correct errors of a typographical and grammatical nature. Due to the number of corrections thereto, applicants submit herewith a Substitute Specification, along with a marked-up copy of the original specification for the Examiner's convenience. The substitute specification includes the changes as shown in the marked-up copy and includes no new matter. Therefore, entry of the Substitute Specification is respectfully requested.

Also submitted herewith is a proposed amendment to the drawings, wherein Figs. 1, 3, 5, 6, 10, 13 and 14 have been amended at this time. Upon receipt of the approval of the amendment to the drawings and receipt of a Notice of Allowance, the proposed drawing corrections will be effected in accordance with present practice.

Entry of the preliminary amendments and examination of the application is respectfully requested.

To the extent necessary, applicant's petition for an extension of time under 37 CFR 1.136. Please charge any shortage in the fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 01-2135 (503.39354X00) and please credit any excess fees to such deposit account.

Respectfully submitted,

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IN THE TITLE:

Please amend the title to read as follows.

PROCESSING SYSTEM ~~OF~~ FOR PROVIDING SERVICES AND PROCESSING METHOD ~~OF PROVIDING SERVICES~~ THEREFOR.

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JUL 09 2001
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503.39354X00
CIB

TITLE OF THE INVENTION

Processing System of Services and Processing Method of Providing Services

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BACKGROUND OF THE INVENTION

1. FIELD OF THE INVENTION

The present invention relates to a service providing system, through which services are provided to service users, and a processing method of providing services to service users.

2. CONVENTIONAL ART

When a user receives, for example, a specific car lease and car insurance service, the user has to pay a consideration to a service provider every time when the user receives the service. When a user desires to receive a plurality of services, the user has to apply for such services offering to respective service providers concerned, and has to pay the considerations to the respective service providers. Further, when a user wants to modify the contents of a service, the modification is sometime difficult.

A user has been desiring that services can be received further easily and freely.

SUMMARY OF THE INVENTION

An object of the present invention is to provide

a service providing system and a processing method of providing services which permits to provide services further easily to service users.

According to one aspect of the present invention, a point value is set as a consideration for a service to be offered, a point value to be received as a consideration when a service is given is informed to a service user who desires to receive the service, and when the service has been offered, the service provider receives the point value from the service user as the consideration of the service offering.

According to another aspect of the present invention, in a processing system in which service point values depending on policy holding conditions are informed to a service user who desires to receive an insurance service, point values to be paid are set with respect to insurance service contents and period and times of receiving the service and the point value credited to the service user who receives the insurance service is reduced depending on the service content offered to the service user who desires to receive the insurance service offering and on the service offering period and times; point values with respect to a plurality of insurance service contents and service period and times are transmitted, a request with respect to the transmission of the service user who receives the insurance service

offering is received and an arithmetic processing of the point value of the service user who receives the insurance service offering is performed.

According to still another aspect of the present invention, a processing of concluding agreements of service offerings from a plurality of service providers which offer services is performed, applications from users who desire service offerings are received, necessary personal data of the possible user or applicant are recorded and a registration processing of the service user is performed, a processing of receiving a lump-sum or periodic use fee from the user applicant is performed, a processing of issuing a point card for the user or applicant in which the personal data of the user or applicant and a point value corresponding to the received use fee are recorded is performed. In response to a car use service application from a service user, a processing of collectively presenting various types of cars is performed, at the same time or after the car type presentation, a processing of presenting considerations in point values with regard to a use period for every car type is performed, a processing of accepting a car use application is performed in which a car type is specified which the service user desires to use among the presented car types and a use period of the car is selected, a processing of requesting to the service

provider, to provide [a service], in which the type of car is specified and the use period thereof is selected by the service user. [is performed, a processing of] [receiving a report from] the service provider, that the car [use service], has been completed [is performed], [a processing of deducting] the point value corresponding to the offered [service], from the point value owned by the service user. [is performed,] [after performing a processing of] accepting a car [use application], in which a car type is specified which the service user desires to [use], among the presented car types and a [use] period of the car is selected, [a processing of presenting] types, contents and [use] period of [car insurance service] with regard to the car selected by the service user is [performed,] [at the same time when] or after presenting the types, contents and [use] period of the car insurance [service], [a processing of presenting] the [considerations in] point values [of] the types, contents and [use] period of the car insurance [service] is [performed, further a processing of] receiving a [use] application [of] car insurance [service] which is voluntarily selected by the service user regardless [to] the type and [use] period of the car which the service user [receives as the service offer is performed, a] [processing of requesting], to the service provider to provide the car insurance [service] which is selected by the service user [is performed, [a processing of]

receiving a report from the service provider that the car insurance has been offered is performed, and a processing of deducting a point value corresponding to the offered car insurance service from the point value owned by the service user is performed.

BRIEF DESCRIPTION OF THE DRAWINGS

Fig. 1 is a diagram for explaining an overview structure for performing a service providing method and relationships of information transmission and reception according to the present invention;

Fig. 2 is a service processing system diagram representing an embodiment according to the present invention;

Fig. 3 is a processing flowchart of membership registration performed at the side of a service provider management Co. in response to a membership application in Fig. 2 embodiment;

Fig. 4 is a processing flowchart performed at the side of the service provider management Co. after a temporary registration is completed in Fig. 2 embodiment;

Fig. 5 is a processing flowchart performed when a service user receives a service offer in Fig. 2 embodiment;

Fig. 6 is a processing flowchart performed at the service provider management Co. in response to an

application of a service offer by a service user in the Fig. 2 embodiment;

Fig. 7 is a diagram for illustrating a variation of car insurance service and other services with regard to a time interval;

Fig. 8 is a diagram for illustrating a variation of car use service, car insurance service and other services with regard to a time interval;

Fig. 9 is a diagram for illustrating a relationship between a plurality of offered services and points for services purchased;

Fig. 10 is a processing flowchart of operations performed with regard to a car use service for a service user in the Fig. 2 embodiment;

Fig. 11 is a diagram showing a menu for a variety of services in the Fig. 2 embodiment;

Fig. 12 is a diagram showing a menu for a car use (lease) service in the Fig. 2 embodiment;

Fig. 13 is a diagram showing a data file of service users at the side of the service provider management Co. in the Fig. 2 embodiment;

Fig. 14 is a processing flowchart of operations performed with regard to membership continuation of a point agreement in the Fig. 2 embodiment; and

Fig. 15 is a diagram showing a menu used when alterating a point agreement in the Fig. 2 embodiment.

DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS

Fig. 1 shows an overview of a system constitution for performing a service providing method and a relationship of information transmission and reception according to the present invention, and Fig. 2 shows an embodiment of a service processing system and a processing method of providing services.

A service provider management company 60 provides providers services to service users 30. In order to improve the quality and to enrich the contents of the services, the service provider management company 60 concludes concluded in advance agreements with support entities 10 with regard to the services which they offer their service offerings.

The supporting entities 10 transmit information concerning for providing a variety of services which they offer to the service provider management company 60. As a method of carrying out such transmission, public lines can be used. Further, a satellite can also be used; and, if the a satellite is used for the transmission, the secrecy of each transmission thereof data is maintained and the quality of the concerned image is improved. One of the exemplary methods through which information with regard to a variety of services is easily transmitted from the supporting entities 10 to the service provider management company 60 is one in which information with regard to a variety of offerable services is sent from the supporting entities 10 via a line 2 to a communication relaying medium line 5,

which makes use of a satellite having a long elliptical orbit, and the information with regard to a variety of services received at the communication line 5 is sent to the service provider management company 60 via a line 3.

As has been explained above, the supporting entities 10 are prepared to provide a variety of services according to the agreements with the service provider management company 60. The entities called as the supporting entities 10 are actually individual service providing companies, for example, including an insurance company 11, a chained convenience store 12, a gas station 13, a car repair shop 14, a car leasing company 15, a travel agency 16, a map distribution trader 17, a ticket dealer 18, an event planer 19, and a road traffic information provider 20. The insurance company 11 provides, for example, a car indemnity insurance service; the chained convenience store 12 provide, for example, a selling service of articles; the gas station 13 provides, for example, a refuelling service; the car repair shop 14 performs a car repair service; the car leasing company 15 performs a car leasing service; the travel agency 16 provides a service of providing plans of travelling and sightseeing; the map distribution trader 17 performs a map distribution service of a variety of areas through a car navigation; the ticket dealer 18 provides

information with regard to concerts and plays and selling service of these tickets, the event planer 19 provides service of planning, drafting and executing a variety of events; and the road traffic information provider 20 provides information services with regard to traffic jamming points and time in nation wide and specific regions.

The service provider management company 60, which received a variety of services from the supporting entities 10, sends a desired service information based on the request from the service user 30 to the communication relaying medium (for example, a satellite having a long elliptical orbit) 5 via the line 3, and the communication relaying medium (for example, a satellite having a long elliptical orbit) 5, which has received a variety of service information based on the request of the service user 30, sends the same via the line 6, for example, to a PC 31, a car mounted unit 32 or a portable phone terminal 33 owned by the service user 30. The car mounted unit 32 receives radio waves from a plurality of GPS satellites, and determines the car position, and transmits the determined position information to the service provider management company 60 through communication therewith via the line 6, the communication relaying medium (for example, a satellite having a long elliptical orbit) 5 and the

line 3. Hereinbelow, in order to easily understand the gist of the present invention, primarily a service providing method of car use (lease) service will be explained.

In Fig. 2, the service provider management company 60 concludes business agreements with regard to service offerings with the supporting entities 10 which support a variety of services, such as the insurance company 11, the chained convenience store 12, the gas station 13, the car repair shop 14, the car leasing company 15, the travel agency 16, the map distribution trader 17, the ticket dealer 18, the event planer 19, and the road traffic information provider 20. Under these business agreements 100, a variety of services which the supporting entities 10 can provide are offered in response to a request. Further, the service provider management company 60 sets the use fees of a variety of services, which the supporting entities 10 can provide, in a form of points and receives a membership application (102), while specifying points for grades (magnitude of point) to service users 30 who desire offerings of a variety of services which the supporting entities 10 can provide. When the membership application (102) is a high grade, it is examined whether the membership applicant is appropriate as a high grade membership (104). This point purchase application is a base of receiving a

variety of services, for example, a car use (lease) service.

Further, when the service provider management company 60 communicates with the supporting entities 10 and the service users 30, in order that the company 60 will be able to communicate, for example, with the car mounted unit 40 by making use of such as public lines and satellites, for example, of a communication business company 50, the service provider management company 60 enters into a business agreement 130 with the communication business company.

The service provider management company 60 issues an ID card to the membership applicant based on the membership application (102), while performing an examination with regard to a high grade membership application. On this ID card, there are recorded a code number for identifying the membership applicant as set by the service provider management company 60 and the personal information of the service user 30 who applied for the membership. When the service user 30 receives the issuance of the ID card, the service user 30 is credited with the applied points according to the membership agreement and the membership applicant is accepted as a member (a service user 30).

The points represent total points which can be used during the period of the agreement, wherein respective amounts of points are set for all of the available services, and the

service user 30 can apply for and receive desired services within the limits of the total points owned.

At first, an example when the service user 30 requests a car use (lease) service for his or her own use will be explained. The service user 30 performs a car selection / application, while specifying a desired car manufacturer A1, car model / type B1 / C1, displacement volume (for example, 3000cc), a yes or no selection of a car navigation unit, a yes or no selection of a sun roof, a body color (for example, white) and the lease period use interval (for example, two years after first registration).

Based on the car selection / application (108) from the service user 30, the service provider management company 60 performs sends an application for the selected car to the car lease company 15 representing one of the supporting entities 10 (110); the car lease company 15 representing the supporting entity 10 provides a car as requested by the service user 30 to the service provider management company 60 (111); and the service provider management company 60 completes the car offering lease service to the service user 30 (112). Alternatively, when a car lease application is received from the service provider management company 60 (110), the car lease company 15 representing the supporting entity 10 may directly performs extend the car offering lease service to the service user 30 for on behalf of the service provider management company 60 (120).

With regard to this car use service, it is necessary to determine a car insurance (such as bodily injury liability insurance and property damage liability insurance), therefore, a car insurance at the same time can be applied, while specifying the grade thereof, for example, with regard to the bodily injury liability insurance of no upper limit, and the property damage liability insurance of ¥5,000,000. The points to be used varies depending on grades of the car and the car insurance applied.

A relationship between the car insurance with respect to the car used and other services (ITS service) shows as one as illustrated in Fig. 7. The abscissa in Fig. 7 represents an amount of points and the ordinate therein represents a time interval (in Fig. 7 the interval of one piece of bar represents two months ~ 1 year). In the present embodiment, the valid insurance period (for example, one month and six months) can be optionally set by the service user 30, the contents of the car insurance can be modified in a short period and, further, can be freely set regardless to such as the car model / grade. The examples shown in Fig. 7 are those of purchased car owners.

As seen from Fig. 7, since the amount of points paid as the insurance in the respective period is varied, it is understood that the contents of the insurance are modified for the respective

predetermined periods (for example, one year). For example, A in bar graph 500 represents an insurance fee (points) for [a] car insurance and B in the bar graph 500 represents [a point] for other services (ITS service). Further, [likely] in bar graph 510, A represents an insurance fee (points) for [a] car insurance and B represents [a point] for other services (ITS service). [Likely], in the bar graphs 520, 530, 540 and 550, [As] represent insurance fees for car insurance[s] and [Bs] represent points for other services (ITS service). When comparing these bar graphs 500 ~ 550, the insurance fees (points) [of] car insurance[s] and the points for other services (ITS service) are respectively varied for respective predetermined periods, which shows that the contents of insurance[s] are modified [for] every predetermined period, for example, kinds of car insurance; and contents of car insurance are varied depending on car use circumstances [and] at the same time, the contents of other services (ITS service) received for the respective corresponding periods are also varied. Namely, the service user 30 can freely set the [contents] and service period of the car insurance depending on the car use [circumstance]. With such car insurance [use] method, points saved from the car insurance can be freely used for other services (ITS service).

Fig. 8 shows a point variation when a car is used in such a manner that a service user 30 uses a specific car for a specific period as if the service user 30 owns the car without purchasing the car. With reference to Fig. 8, a relationship between a car use service (for example, a time limited lease from the first registration to 18 months), car insurance for the car using and other services (ITS service) will be explained.

The abscissa in Fig. 8 represents amount of points and the ordinate therein presents time (for example, the interval of one bar represents 1 or 2 years). In Fig. 8, A in bar graph 600 represents the use fee (lease fee) of the car in points, B therein represents a insurance fee (in points) for a car insurance and C therein represents other services (ITS service) in points. Likely, As, in bar graphs 610, 620, 630, 640 and 650 represent use fees (lease fees) for cars in points, Bs represent insurance fees (in points) for car insurances, and Cs represent points for other services (ITS service). When comparing these bar graphs 600 ~ 650, points of car use fee (lease fee) vary for every year, which implies that the service user 30 changes the car using to a new car for every predetermined period and the grade of the new car varies every time. Further, the reason why the insurance fees in point for car insurance vary for

every year is that the contents of car insurance, vary depending on cars then using.

Further, the variation of the insurance fees in points for the car insurance is slightly attributed by variation of insurance contents due to grade difference of cars leased. For example, because of a high grade car, a property damage liability insurance is increased, or contrary thereto because of a low grade car, such as a light car of which damage is large at the time of collision, a property damage liability insurance is increased, by variation of insurance contents due to use purpose of the cars, such as private use and business use, and due to use condition thereof such as long distance travel use and short distance travel use. For example, because of a long distance travel exclusive use, an insurance service of high guarantee is to be insured), and by variation of insurance contents due to travel conditions, such as travel time bands (for example, in day time and at midnight).

Therefore, when using the car use service according to the present embodiment, the service user can freely change the car using in a short period. Actually, when a new car is used for one month, the car becomes a used car, therefore, if a new car is leased, the change of the car is, for example, limited for two years, can freely vary the insurance contents

depending on the use circumstances of the car (for example, because of absence during July ~ September, no car insurance is carried, and the service user 30 validated), as well as can receive (a) double insurance coverage service for a specific period (for example, during family travel), while receiving normally a car insurance coverage service of a low level at other times. According to the present embodiment, it is unnecessary to purchase and own a car for owning the car as in the conventional manner, and the service user 30 can freely exchange change the car now being used to another car. Further, the car insurance coverage contents (degree of services) can be specified depending on the car use circumstances, as and well as the insurance coverage can be service is temporarily terminated freely for a specific period, when the car being is not used. Therefore, in such an instance, the balance a remainder of the points credited by a predetermined amount of payment increases, and the saved due to reduction of points from the car insurance coverage can be freely used for other services (ITS service).

When the car lease company 15, representing one of the supporting entities 10, receives an application of for lease a selected car from the service provider management company 60 (110), the car lease company 15 provides the selected car to the service provider management company 60, and the service provider management company 60 further provides the selected car to the service user 30, or, alternatively, the car lease

company 15 directly provides the selected car to the service user 30 without routing the transaction through the service provider management company 60.

On one hand, when the service user 30 inserts the issued ID card into the car mounted unit 40 on the car, that is provided, the personal information recorded in the ID card is recorded, transferred into the car mounted unit 40 and the car provided becomes, operates as if it were owned by the service user 30 (although legally the present condition is leasing). Thereby, the service user 30 can receive other services than the car providing service through communication with the service provider management company 60 via the car mounted unit 40.

When the service user 30 desires a service offer other than the car providing service, the service user 30 is required to insert the ID card into the car mounted unit 40 and apply for services other than the car providing service to the service provider management company 60 via the car mounted unit 40 (114). Although the services other than the car providing service include the service with regard to the car insurance (for example, bodily injury liability insurance and property damage liability insurance) as referred to above, the services other than the car providing service further include services of the other supporting entities 10 which conclude agreements

with the service provider management company 60, such as article purchase payment (service through a credit card) in the chained convenience store 12, refuelling payment at the gas station 13 (service through a credit card), a car repair service at the time of car accident or failure, at the car repair shop 14, a travel and sightseeing plan providing service at the travel agency 16, a car navigation function service at the map distribution trader 17, a ticket information service with regard to concerts and plays and ticket selling service at the ticket dealer 18, an event providing service at the event planing agent and information providing service, such as jamming points and time of nation wide and specific local areas, and a variety of information with regard to cars at the road traffic information provider 20.

These services, other than the car providing service, are indicated as the service application (114) from the service user 30 in Fig. 2. When the service application (114) from the service user 30 is transmitted via the car mounted unit 40 to the service provider management company 60, the service provider management company 60 transmits the request of the service offer desired by the service user 30 to one of the supporting entities 10 by making use of such as the public lines and the satellites of the communication business company 50 (116).

These requests of service offer from the service provider management company 60 to the supporting entities 10 are indicated as a car related information offer in Fig. 2 (116). When the service offer request (116) from the service provider management company 60 is transmitted to the supporting entities 10 by making use of the public lines and the satellites of the communication business company 50, the service is offered from one of the supporting entities 10 to the service provider management company 60 (116). Based on this service offer, the service provider management company 60 performs the desired service offering (118) toward the car mounted unit 40 for the service user 30 by making use of the public lines and the satellites of the communication business company 50. The service transmitted to the car mounted unit 40 is transferred to the service user 30 through the unit 40.

Further, when a service offer is requested from the service provider management company 60 to one of the supporting entities 10 by making use of such as the public lines and the satellites of the communication business company 50, the service offer from the supporting entity 10 can be directly performed to the service user 30 without routing the service provider management company 60 (120). Further, the position of the car used by the service user 30 is transmitted from the car

mounted unit 40 to the communication business company 50 (122), and the car position information transmitted to the communication business company 50 is transmitted to the service provider management company 60 by making use of such as the public lines and the satellites of the communication business company 50 to identify the position of the car. Alternatively, the position of the car can be determined by receiving radio waves from a plurality of GPS satellites through polling of the service provider management company 60 and communication with the car mounted unit 40 (126).

Further, before terminating the use period of the car now using, the service user 30 can change the car to a different car having a different grade, or can use, in addition to the car now using another car having a different grade, while setting a specific short period.

When the service user 30 receives these variety of services, the service user 30 pays the cost of the variety of services by the points owned by itself, and the points owned by the service user 30 are deducted (132). The point deduction is performed, for example, monthly, and further, the purchase of points, of which amount is different depending on the grade of the membership, is performed by drawing out periodically a predetermined amount corresponding to a predetermined amount of points from the bank account of the service user 30.

Although the above car [use] lease service has been explained under the precondition that a new car is used, the same is true with regard to a used car[,]; however, in such an instance the first registration year and month is added to the car selecting condition.

Now, the processing flow for effecting [of] a membership registration at the [side of the] service provider management company 60 in response to receipt of a membership application will be explained with reference to Fig. 3.

In Fig. 3, a person who desires to receive a variety of services offered by the supporting entities 10 is required to be registered as a member by the service provider management company 60. A person (service user 30) who desires to be registered as a member by the service provider management company 60 has to call up the service provider management company 60 by [making] use of one of the terminal units such as the PC 31, the car mounted unit 32 and the portable phone terminal 33 at step 200. When the person who desires to be registered as a [membership] member calls up (accesses) the service provider management company 60, the service provider management company 60 receives the call at step 250 and sends back an answer to the service user 30. When the answer comes from the service provider management company 60, a membership registration menu from the service provider management

company 60 is displayed at the terminal unit of the service user 30 at step 202, and requires to the service user 30 to input whether or not the membership registration application is "new registration". When the service user 30 inputs the present membership registration application is not the new registration at the step 202, the process moves to step 204 to perform other processes.

On the other hand, when the service user 30 inputs the present membership registration application is a new registration at step 202, the input condition is transferred to the service provider management company 60, and then data displaying privileges when registered as a member and contents to be owed as a member (periodic purchase of points) for every grade are transmitted to the terminal unit of the service user 30 at step 252. Then, at step 206, an explanation with regard to the registration (such as burden of a member depending on grades and privileges of the membership) is displayed at the terminal unit of the person (service user 30) who desires to be registered as a membership by the service provider management company 60 (step 207). After the step 207, at the terminal unit of the person (service user 30) who desires to be registered as a member "not register as a member", "low grade membership" and "high grade membership" are displayed, and the person (service user

30) who desires to be registered as a membership is required to select one of the three items displayed. Namely, the person is required to specify whether he or she is to be registered as a normal grade point membership or a high grade point membership.

Based on the image display at step 207, if a person selects "not register as a member" at step 208, the process ends. Further, based on the image display at step 207, when "low grade membership" is selected at step 209, an explanation with regard to membership privileges, membership obligations and membership registration requirements (such as address, name, ID presentation and age limitation) for a "low grade membership" is displayed at step 210. Further, based on the image display at step 207, when "high grade membership" is selected at step 211, an explanation with regard to membership privileges, membership obligations and membership registration requirements (such as address, name, ID presentation and age limitation) for a "high grade membership" is displayed, and an examination as to whether the applicant is to register as a "high grade membership" is performed at step 212.

At step 206, when either "low grade membership" or "high grade membership" is selected and the details of a membership contents has been explained with regard to the membership, the provider management company 60 transmits image display data for inputting of fill-in items

necessary for membership registration (such as user name, address, telephone number, sex, age, occupation, ID, bank account, desired car model) to the terminal unit of the person (service user 30) who desires to be registered as a member, and at step 213 requires to the person (service user 30) who desires to be registered as a member is required to input the fill-in items necessary for the membership registration. When the person (service user 30) who desires to be registered as a member inputs the fill-in items necessary for the membership registration on the screen at the terminal unit, the inputted data on the screen are transmitted to the service provider management company 60. After receiving the inputted data on the screen, the service provider management company 60 confirms the fill-in items necessary for membership registration inputted on the input screen at the terminal unit by the person (service user 30) who desires to be registered as a member, registers temporarily the person (service user 30) who desires to be registered as a member as a candidate member (temporary membership registration) and transmits a notification data of temporary membership and a temporary membership number to the terminal unit of the person (service user 30) who desires to be registered as a member. The temporary registration implies to register the person as a temporary member and not as a regular member, and the person will be registered as a

regular member after it has been determined that the applicant satisfies to satisfy predetermined requirements. The valid period of the temporary membership is limited (for example, to three months); therefore, if the predetermined requirements necessary for registering an applicant as a regular membership is are not satisfied within a predetermined period, registration of the applicant as a regular membership is refused, and the temporary membership is invalidated after the predetermined period has passed. The reason for offering preparing the temporary membership system is for satisfying a desire of a person who desires to be registered as a membership to receive service as a membership immediately, even if the contents (benefits) thereof is are limited. The temporary member can basically receive services as a regular membership, however, it is not necessarily true that the temporary member can receive all of the services which a regular membership can enjoy; and, the services which can be received are limited and the services which can be enjoyed by a temporary membership are determined in advance by the service provider management company 60.

When the transmission of notification data of the temporary membership number is received, it is displayed at the terminal unit possessed by of the person (service user 30) who desires to be registered as a membership, indicating that the person is temporarily registered as a membership candidate (for membership), while indicating a given

temporary membership number on the screen and the membership temporary registration has been completed.

At the time of this membership registration processing, even when a person (service user 30) who desires to be registered is required to input all of the fill-in items necessary for the membership registration at that moment, it sometimes happens that it is difficult to input all of the fill-in items at the moment. Therefore, actually, the service provider management company 60 determines in advance minimum necessary data, which will satisfy an initial condition if such data are input, and allows the temporary registration as a membership candidate, thereafter, requires the person (the service user 30) who desires the membership registration to supplement remaining unfilled-in data, and, if no data are supplemented within a predetermined period (for example, a valid period of the temporary membership and a period until to be registered as a regular membership), such processing is performed as the temporary membership registration is invalidated and the temporary membership registration is canceled without registering as a regular membership at the time when the valid period of the temporary membership registration has passed.

Fig. 4 shows such processing flow at the side of the service provider management company 60 for the membership registration request from a person (the

service user 30) who desires a membership registration after the temporary registration has been completed.

In Fig. 4, through a terminal unit possessed by a person (the service user 30) who desires the membership registration, the fill-in items necessary for the membership registration are input via a screen, the screen input data are transmitted to the service provider management company 60. After receiving the screen input data, the service provider management company 60 registers the person as a temporary membership; and, after completing assignment of a temporary membership number, at step 280, data of the registered temporary member are read, and, at step 282, it is judged whether the newly registered temporary member is a "low grade membership" or a "high grade membership".

At step 282, if it is judged that the newly registered temporary member is not a "high grade membership", in other words, a "low grade membership", at step 284, it is confirmed that the registered temporary member satisfies predetermined conditions as a "low grade membership", registration as a "low grade membership" (regular membership) is performed and notification of membership number and issuance of membership card are performed, and such personal data as shown in Fig. 13 are recorded and stored in a memory of the service provider management company 60.

Generally, a registered temporary member is registered as a "low grade membership" without specific examination, if the necessary fill-in items are satisfied. For the issuance of the membership card, for example, an ID card for a "low grade membership" is prepared and the same is mailed to the member. However, the method of issuing a membership card is not limited specifically. For example, an IC card with no record is sent at the time of temporary membership registration; and, at the time of regular membership registration, through the terminal unit possessed by the person (the service user 30) who desires a membership registration, the necessary data can be written on the IC card.

Further, at step 282, if it is judged that the registered temporary member is to have a "high grade membership", at step 286, it is at first judged whether the registered temporary member can be registered as a "low grade membership", namely whether the predetermined conditions of a "low grade membership" are satisfied. If the registered temporary member satisfies the predetermined conditions for a "low grade membership", an examination is performed to determine whether the registered temporary member is entitled to a "high grade membership" in connection with such factors as age, annual income, continuous service years, whether he or she owns a house or rents a house, and the existence or absence of a guarantor. The

reason why the judgement is first made to determine whether the registered temporary member satisfies the predetermined conditions for a "low grade membership" is performed first is that if the registered temporary member satisfies the predetermined conditions for a "low grade membership", there is a good possibility that the registered temporary member can be regularly registered as a "high grade membership". Based on the properness examination of factors for as a "high grade membership", it is judged at step 288 whether the registered temporary member is entitled to receive proper as a "high grade membership" (whether the member satisfies predetermined conditions as for a "high grade membership"). When it is judged at step 288 that the registered temporary member is entitled to receive proper for a "high grade membership", and it is confirmed at step 290 that the registered temporary member satisfies the predetermined conditions as for a "high grade membership, the registered temporary member is registered as a "high grade membership" (a regular membership) and notification of the membership number and issuance of a membership card to the member are performed. The personal data as shown in Fig. 13 are recorded and stored in a memory at the service provider management company 60. The issuance of the membership card is performed in the same manner as in the issuance of the membership card for a "low grade membership". Since the grade of the membership card for a "high grade membership" is

high, therefore, the card can be prepared, for example, in a form of gold card so as to permit judgement at a glance as a "high grade membership".

Further, at step 288, if it is judged that the registered temporary member is not proper as a "high grade membership", at step 292, an explanation that the registered temporary member does not satisfies the predetermined conditions as a "high grade membership" (improper high grade membership) is transmitted to the temporary member, and, at the same time, it is inquired to the temporary member whether the member desires to be registered as a "low grade membership". After waiting for a response from the temporary member with regard to the inquiry whether the member accepts to be registered as a "low grade membership", and at step 292, when an answer refusing the membership registration as a "low grade membership", or when no response is received within a predetermined period from the temporary member, the registration processing is ended by not registering the temporary member as a regular membership. Further, at step 294, when a response of accepting the membership registration as a "low grade membership" is received (an application reception), the processing moves to step 284.

The member as registered in the manner as explained above is required to purchase points depending on the grade for every predetermined period

(for example, for every month)[,] and, as a method of purchasing the points, a fee corresponding to the points depending on the grade of the membership is drawn from the bank account of the member [for] every predetermined period (for example, [for] every month).

[The] A member who has been [as] registered in the manner [as] explained above, namely the service user 30, can receive a service offer depending on the membership grade (points owned) of the [respective] member that occurs. Fig. 5 shows a processing flow when a service user 30 receives such service offers.

In Fig. 5, when the service user 30 desires a service [offer], the service provider management company 60 proposes at step 300 services which can be offered to the service user 30. The service contents reflect a variety of services provided by the support entities 10 and includes such services as [the service with regard to] the purchase of car insurance (for example, bodily injury liability insurance and property damage liability insurance), [article] purchase of articles [payment] (service through a credit card) in the [chained] convenience store chain 12, refuelling [payment] at the gas station 13 (service through a credit card), a car repair service at the time of a car accident or breakdown [failure] at the car repair shop 14, a travel arrangement service at the travel and tourist agency 16, a local map distribution service through a car navigation system by the map distribution trader 17, a

ticket information service with regard to concerts and plays and ticket selling service by the ticket dealer 18, an event planing, drafting and executing service by the event planing agent 19, and information providing service such as jamming points and time of nation wide and specific local areas, and a variety of information with regard to cars, by the traffic information provider 20.

After the services which can be offered to the service user 30 are proposed at step 300, the service provider management company 60 judges at step 302 whether the service offer desired by the service user 30 is to provide a service of car insurance (for example, bodily injury liability insurance and property damage liability insurance).

When it is judged at step 302 that the service offer desired by the service user 30 is a car insurance (for example, bodily injury liability insurance and property damage liability insurance), a processing at step 304 is performed. At step 306 in the step 304, it is judged whether the service user 30 already receives a car use service. Namely, it is judged whether the service user 30 desires the car insurance service (for example, bodily injury liability insurance and property damage liability insurance) under a condition when the service user 30 receives a car use service or not.

When it is judged at sub-step 306 that the service user 30 already does receive a car use service under lease through the car sub-step 308, the service provider management company 60 displays a specific car insurance type (for example, bodily injury liability insurance and property damage liability insurance) based on the car now under lease using and the insurance cost thereof; and, in addition to the specific car insurance proposals, the management company 60 further proposes an option (for example, an insurance with high security because of substantial night driving midnight drive) which will meet the purpose of use (purpose) (for example, leisure use, night driving midnight drive use and business use) and the typical use area (for example, long distance drive, seaside area drive).

Further, if it is judged at sub-step 306 that the service user 30 does not drive receive a car under lease through the car use service, at step 310 the service provider management company 60 displays a general car insurance type (for example, bodily injury liability insurance and property damage liability insurance) and the insurance cost thereof; and, in addition to the general car insurance proposals, the management company 60 further proposes an option (for example, an insurance with high security because of substantial night driving midnight drive) which will meet the use purpose of use (for example, leisure use, night driving midnight drive use and business use) and the typical use area.

When the car insurance plans are proposed at sub-steps 308 and 310, the service user 30 selects one of the insurance plans services which the service user 30 desires

to receive based on the proposed insurance coverage contents, and an application for the insurance agreement is performed submitted. When such an application for an insurance agreement occurs is submitted by the member, the service provider management company 60 calculates the points required for the concludes a point system insurance in response to the application for the insurance agreement from the service user 30 at step 312, the coverage contents of the insurance plan is confirmed and a point receiving processing is performed according to the agreement result.

Further, at step 302, when it is judged that the service offer desired by the service user 30 is not the purchase selection of the car insurance, services other than the offer of car insurance are proposed at step 322, and the services, other than those concerning the car insurance, include, for example, article purchase payment (service through a credit card) in the chained chain convenience store 12, refuelling payment at the gas station 13 (service through a credit card), a car repair service at the time of car accident or failure at the car repair shop 14, a travel arrangement service at the travel and tourist agency 16, a local map distribution service through a car navigation system by the map distribution trader 17, a ticket information service with regard to concerts and plays and ticket sales selling service by the ticket dealer 18, an event planing planning, drafting and executing service by the event planing planning agent 19, and an

information providing service, such as jamming points and time of nation wide and specific local areas, and a variety of information with regard to cars, by the traffic information provider 20.

At step 322, if a service other than the car insurance service is proposed, the service provider management company 60 judges at step 324 whether the service offer desired by the service user 30 is a map purchase application from the map distribution trader 17. When it is judged at the step 324 the service offer applied by the service user 30 is the map purchase from the map distribution trader 17, the service provider management company 60 transmits, at step 332, map data for receiving order and the cost of the respective maps to the car mounted unit 40 of the service user 30 and displays the same on the display of the car mounted unit 40. After transmitting the map data for receiving order and the cost thereof to the car mounted unit 40 of the service user 30 at step 332, the service provider management company 60 receives, at step 334, selection data with regard to map purchase area performed by the service user 30 based on the displayed data on the display of the car mounted unit 40, and confirms the selection content with regard to the map purchase area of the service user 30. After receiving the selection data with regard to the map purchase area from the service user

30 at step 334, the service provider management company 60 transfers the area map data purchased by the service user 30 to the car mounted unit 40 of the service user 30 at step 336, and the service user 30 receives the map data and landscape of the portions to be attentioned on the map data transferred from the service provider management company 60 and holds the data until terminating the service offer request.

Further, if it is judged at step 324 that the service offer desired by the service user 30 is not the map purchase, the service provider management company 60 transfers, at step 342, other service menu data to the car mounted unit 40 of the service user 30 and proposes other services. The other services proposed by the service provider management company 60 include, for example, article purchase payment (service through a credit card) in the chained convenience store 12, refuelling payment at the gas station 13 (service through a credit card), a car repair service at the time of car accident or failure at the car repair shop 14, a travel arrangement service at the travel and tourist agency 16, a ticket information service with regard to concerts and plays and ticket selling service by the ticket dealer 18, an event planing, drafting and executing service by the event planing agent 19, and information providing service, such as jamming points and time of nation wide

and specific local areas, and a variety of information with regard to cars, by the traffic information provider 20.

When the other services are proposed at step 342, the service provider management company 60 waits for selection of service [offer] desired by the service user 30 among the other services displayed on the display of the car mounted unit 40, and when a selection of service [offer] by the service user 30 is performed, the service selection data [are] transmitted from the car mounted unit 40 of the service user 30 to the service provider management company 60. When the service provider management company 60 receives, at step 344, the service selection data transmitted from the service user 30, the service provider management company 60 transmits the [reception of the] service [offer] request to the car mounted unit 40 of the service user 30 to [notify the same] to the service user 30.

When the processing of the insurance [content] at step 304, the processing of [such as] map data reception by the service user 30 at step 336 and the processings of other service data reception by the service user 30 at step 344 are performed, it is judged at step 346 whether the processing of the service desired [to be] [offered] by the service user 30 is completed at step 346. If it is judged at step 346 that the processing

of the service desired to be offered by the service user 30 is not completed at step 346, the process returns to step 300. On the other hand, if it is judged at step 346 that the processing of the service desired to be offered by the service user 30 is completed at step 346, reporting data identifying a series of services offered to the service user 30 by the service provider management company 60, point number data used therefor and remaining point number data of the service user 30 are transmitted at step 350 to the car mounted unit 40 of the service user 30 to provide such information to notify the same to the service user 30.

When the reporting of the series of the services offered is performed at step 350, the fact that the service user 30 has received a service offer is registered to the ID card at step 352, as well as is registered to the data file of the concerned service user 30 at the service provider management company 60. Thereby, the points owned by the service user 30 are reduced by an amount corresponding to the service received.

In response to such service offer application by the service user 30, the service provider management company 60 performs processings as shown in Fig. 6.

In Fig. 6, when a service user 30 performs sends inquiries (such as membership application and service application), the service provider management company

60 receives, at step 400, the inquiries from the service user 30, and performs such as menu transmission to the car mounted unit 40 of the service user 30 and reception processing of the membership application and notifies the same to the service user 30 at step 402. After performing such as the menu transmission to the service user 30 and the reception processing of the membership application at step 402, the service provider management company 60 waits for the service offer application from the service user 30, and. When the service user 30 performs a service offer application by making use of the ID card, the service provider management company 60 receives the service offer application from the service user 30 at step 404.

When receiving the service offer application from the service user 30 at step 404, the service provider management company 60 transmits data for certifying whether the service user 30, who applies the service, offer is the very person of the registered member, to the car mounted unit 40 of the service user 30 at step 406, and, after waiting an answer from the service user 30, the service provider management company 60 judges whether the service user 30 who applies the service offer is the very person of the registered member at step 408.

When it is judged at step 408 that the serve user

30 who applies the service offer is not the very person of the registered member, it is further judged at step 410 whether the service user 30 repeats an error of using an ID card of a different person from the service user 30. If it is judged at step 410 that the service user 30 does not repeat the error of using the ID card of the different person from the service user 30, the process returns to step 406, and again, the service provider management company 60 transmits data for certifying whether the service user 30 who applies the service offer is the very person of the registered member.

Further, if it is judged at step 410 that the service user 30 repeats the error of using the ID card of the different person from the service user 30, an explanation such as that the service user 30 uses the ID card of the different person from the service user 30 is transmitted at step 412 to end the process.

Further, when it is judged at step 408 that the service user 30 who applies the service offer is confirmed as the very person of the registered member, image data of providable services are transmitted to the car mounted unit 40 of the service user 30 at step 414, and an input from the service user 30 is waited. Thereafter, the service user 30 applies a service use by making use of the input image on the display of the car mounted unit 40. When the application of a

service use is performed by the service user 30, the image input data by the service user 30 are transmitted from the car mounted unit 40 of the service user 30, and when the service provider management company 60 receives the data at step 416, the fact of data received is transmitted to the car mounted unit 40 of the service user 30. After receiving the service use application at step 416, it is judged at step 418 whether the service provider management company 60 has received all of the service use application from the service user 30.

If it is judged at step 418 that the service provider management company 60 has not received all of the service use application from the service user 30, the process returns to step 414, and the same processing is repeated until all of the service use application from the service user 30 has been received. Further, when it is judged at step 418 that the service provider management company 60 has received all of the service use application from the service user 30, the service provider management company 60 retrieves, at step 420, all of the service use application from the service user 30, transmits the retrieved result to the service user 30, and communicates with the service user 30 to confirm the service contents desired by the service user 30. When the service content desired by the service user 30 is

confirmed at step 420, the past service use and the taste of the service user 30 are retrieved at step 422 and an option based on the past service use and the taste of the service user 30 is transmitted to the service user 30. After transmitting the option at step 424, it is judged weather the service user 30 desires the option transmitted at step 426. When it is judged at step 426 that the service user 30 does not desire the option transmitted, the data of the service user 30 are renewed by such resultant data at step 428. Subsequently, the renewed data are written into the ID (or an IC card prepared by burying an IC chip) card of the concerned service user 30 at step 430 to end the processing flow.

Fig. 9 is a point table showing a relationship between providing a plurality of services and purchase of points.

In Fig. 9, column 686 represents use date, column 688 represents items, column 690 represents points given, column 692 represents points used and column 694 represents points remained. Further, row 670 represents titles; row 672 indicates that the remaining points at January 10, Heisei 12 is 2, 2000; row 674 indicates that points 1.000 were given through point purchase at January 10, Heisei 12 and the remaining points changed to 3.2000; row 676 indicates that points 800 were used for car use fee at January

15, Heisei 12 and the remaining points changed to 2.400, row 678 indicates that points 10 were used for the purchase of two pieces of music at January 16, Heisei 12 and the remaining points changed to 2.390, row 680 indicates that points 100 were used for the map purchasing service at January 20, Heisei 12 and the remaining points changed to 2.290, and row 682 indicates that points 1.000 were given through the point purchase at February 10, Heisei 12 and the remaining points changed to 3.290. The point table is presented to the service user 30 periodically or every service use. Thereby, the service user 30 can recognize his or her point use status and the remaining points.

Such service user 30 can enjoy a variety of advantages by receiving the car use service. Fig. 10 shows a processing flow with regard to the car use service.

In Fig. 10, when the service user 30 applies at step 702 the service, the service application is received by the service provider management company 60, and in response thereto, the service provider management company 60 transmits, at step 750, all of the providable service menu as illustrated in Fig. 11, to the service user 30. The menu image 800 (the image on the display) as illustrated in Fig. 11 includes the customer's name and address (802), total points within

the agreement period (804), points used (806), points remain (808), points to be added / month (822) substantially representing grade, points of use-reserved / month (824), points use-unreserved / month (826), car use service (832), insurance service (834), information purchase services, such as music and map (836), and other article purchase services (838), each of which can be selected by clicking the concerned portion through a mouse and by clicking the confirmation button 844.

For example, when the button 832 for the car use service is clicked with the mouse, the menu display, including the car lease service (832), the insurance service (834), the information purchase service such as map and music (836) and the other article purchase service (838) is partly altered into that including newly car lease application (862), car use model alteration (864), car use condition alteration (866) and other (868), as illustrated in Fig. 12. In this instance, when the button 862 for the car newly lease application is clicked, a list of car manufacturers is displayed, although not illustrated, when the name of a car manufacturer which the service user 30 wants to select is clicked with the mouse, the desired car manufacturer is selected. When a desired car manufacturer is selected, all models / types of the selected car manufacturer are displayed, and, further,

the design of every car models / types can be recognized on the display through photos (photos taken by a digital camera) thereof. When a specific car model / type is selected from the car models / types displayed, a display image for selection of displacement volume, grade and body color is displayed so as to successively select a specific car. Thereafter, another display image appears for selecting car accessory to finally specify a car to be leased. In the display image for selection, when the service user 30 wants to change the selection content (for example, to change the red body color to a white body color), a return button 842 is used, and when it is desired to cancel the data now inputted, the cancel button 846 is used.

Fig. 14 shows a processing flow with regard to point agreement continuation for a person of registered member (service user 30).

In Fig. 14, when the service provider management company 60 requests the service user 30 a proceeding of point agreement renewal / alteration (904), service provider management company 60 performs, at step 906, a menu transmission via the PC 31, the car mounted unit 32, the portable terminal 33 or the car mounted device 40 possessed by the service user 30. The proceeding request of the point agreement renewal / alteration can be performed from the service user 30 to the

service provider management company 60 via the PC 31, the car mounted unit 32, the portable terminal 33 or the car mounted device 40 possessed by the service user 30 (902).

When the menu transmission from the service provider management company 60 is received, the service user 30 causes to display the menu image, on the display of the car mounted device 40, at step 908. When the image display is performed, the service user 30 performs the processing of step 910. At step 912 in step 910, a menu selection between the point agreement renewal or point agreement termination is performed. During the step 912, a modified menu image as shown in Fig. 15 is displayed. The menu image (the image on the display) as illustrated in Fig. 15 includes the name and address of the customer (802) to which no change is added, changed total points within the agreement period (952), points used (956), points remains at the time of termination (956), points be added / month (960) substantially representing grade, points shifted to subsequent agreement (962) based on points unused, condition alteration "same amount of payment" (964), condition alteration "same amount of points" (968), condition alteration "payment amount alteration" and "point amount alteration" (972), and agreement cancellation (974).

When the menu of the point agreement termination

(974) is selected at sub-step 912, the point agreement is terminated at step 914. The point agreement termination is communicated to the service provider management company 60.

Further, when the menu of point agreement renewal is selected from the menu at step 912, a selection is to be made between "same amount of payment" (alteration button 964 has to be clicked), "same amount of points" (alteration button 968 has to be clicked) and "payment amount alteration" and "point amount alteration" (alteration button 972 has to be clicked).

The selection results at sub-steps 912 and 916 are transmitted to the service provider management company 60, and, in response to the selection result, the service provider management company 60 transmits, at step 911 918, a request for a processing based on the selection result by the service user 30. Namely, when the point agreement termination menu (step 912) is selected from the menu, the service user 30 is required to perform a process the proceeding for terminating the point agreement at step 914, and when the point agreement condition alteration menu (step 916) is selected from the menu, the service user 30 is required to perform a process the proceeding for altering the point agreement conditions.

The request for proceedings based on the selection result by the service user 30 is transmitted, and, when the service user 30 selects the

point agreement termination menu (step 912), the processing for terminating the point agreement is performed at step 914. Further, when the service user 30 selects the point agreement condition alteration menu (step 916), the processing for altering the point agreement conditions is started, and conditions therefor are presented from the service provider management company 60. At the time of the condition presentation, if the same condition as the previous agreement is selected, the processing simply performs a point agreement renewal. Further, when the conditions of the point agreement are presented at step 920, the service user 30 selects at step 922 conditions among the presented conditions of the point agreements. When the selection of the point agreement conditions is performed, the alteration contents are transmitted to the service provider management company 60, and when the point agreement condition contents are received, the service provider management company 60 registers at step 926 the selected conditions, and transmits at step 926 a report informing that the registration of the point agreement condition alteration is performed according to the selected conditions. When the transmission is received, the service user 30 causes to display the registration result of the point agreement condition alteration transmitted from the service provider management

is displayed at step 928
company 60.

As has been explained hitherto, according to the service processing system and the processing method of providing services of the present invention, services can be more easily provided or offered to service users.

FIG. 1

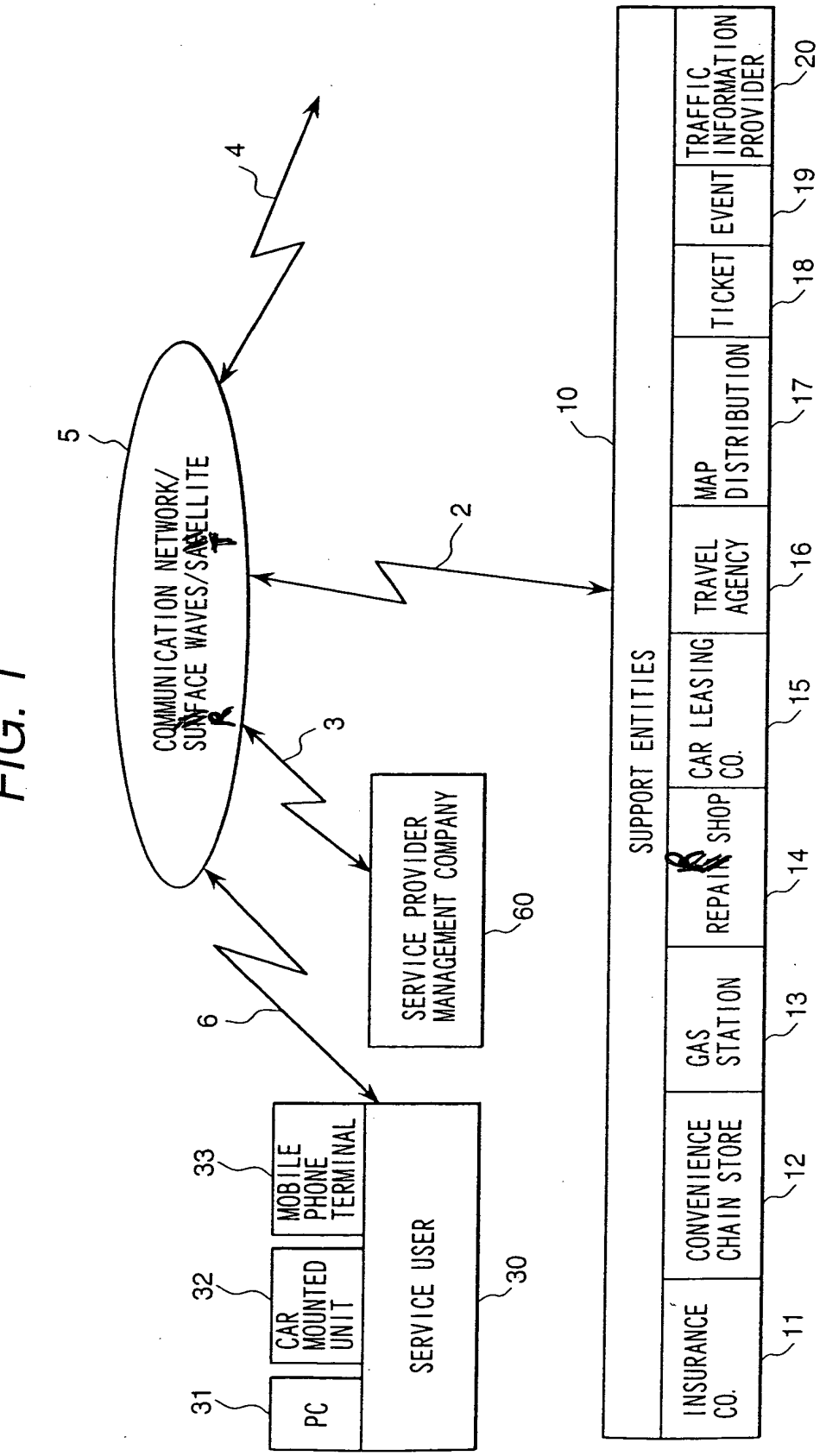

COMMUNICATION NETWORK/
SURFACE WAVES/SATELLITE
4
5
2
3
6
10
SERVICE PROVIDER
MANAGEMENT COMPANY
60
SERVICE USER
30
PC
31
CAR
MOUNTED
UNIT
32
MOBILE
PHONE
TERMINAL
33
SUPPORT ENTITIES
INSURANCE
CO.
11
CONVENIENCE
CHAIN STORE
12
GAS
STATION
13
REPAIR SHOP
14
CAR LEASING
CO.
15
TRAVEL
AGENCY
16
MAP
DISTRIBUTION
17
TICKET
18
EVENT
19
TRAFFIC
INFORMATION
PROVIDER
20

FIG. 3

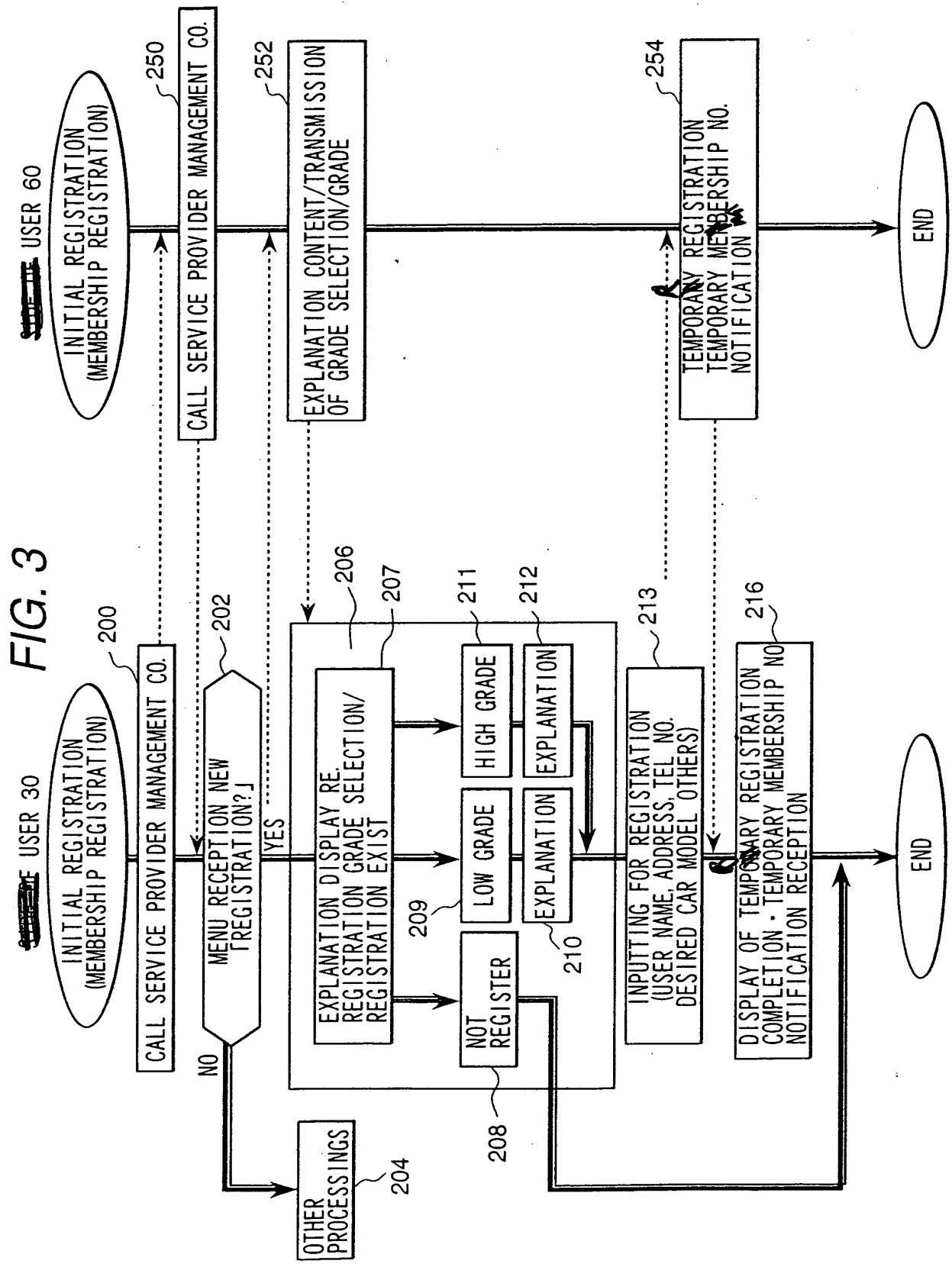

USER 30
INITIAL REGISTRATION (MEMBERSHIP REGISTRATION)
CALL SERVICE PROVIDER MANAGEMENT CO.
200
MENU RECEPTION NEW REGISTRATION?
202
NO
YES
OTHER PROCESSINGS
204
EXPLANATION DISPLAY RE. REGISTRATION GRADE SELECTION/ REGISTRATION EXIST
206
207
LOW GRADE
209
NOT REGISTER
208
HIGH GRADE
211
EXPLANATION
212
EXPLANATION
210
INPUTTING FOR REGISTRATION (USER NAME, ADDRESS, TEL NO. DESIRED CAR MODEL OTHERS)
213
DISPLAY OF TEMPORARY REGISTRATION COMPLETION · TEMPORARY MEMBERSHIP NO NOTIFICATION RECEPTION
216
END
USER 60
INITIAL REGISTRATION (MEMBERSHIP REGISTRATION)
CALL SERVICE PROVIDER MANAGEMENT CO.
250
EXPLANATION CONTENT/TRANSMISSION OF GRADE SELECTION/GRADE
252
TEMPORARY REGISTRATION TEMPORARY MEMBERSHIP NO. NOTIFICATION
254
END

FIG. 5

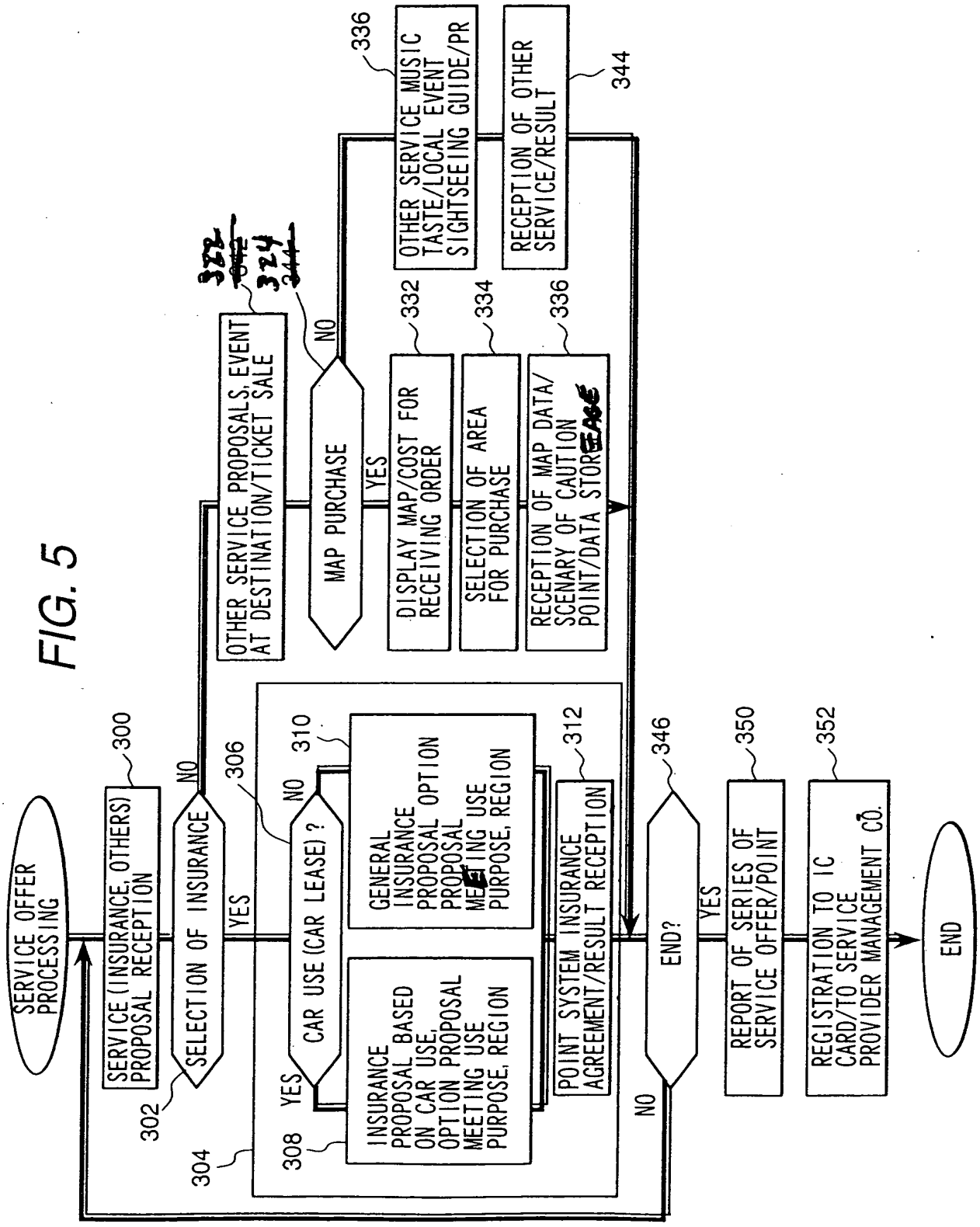

SERVICE OFFER PROCESSING
SERVICE (INSURANCE, OTHERS) PROPOSAL RECEPTION
300
302
SELECTION OF INSURANCE
NO
YES
304
306
CAR USE (CAR LEASE) ?
NO
YES
308
310
INSURANCE PROPOSAL BASED ON CAR USE, OPTION PROPOSAL MEETING USE PURPOSE, REGION
GENERAL INSURANCE PROPOSAL OPTION PROPOSAL MEETING USE PURPOSE, REGION
312
POINT SYSTEM INSURANCE AGREEMENT/RESULT RECEPTION
OTHER SERVICE PROPOSALS, EVENT AT DESTINATION/TICKET SALE
MAP PURCHASE
NO
YES
332
DISPLAY MAP/COST FOR RECEIVING ORDER
334
SELECTION OF AREA FOR PURCHASE
336
RECEPTION OF MAP DATA/ SCENARY OF CAUTION POINT/DATA STORAGE
336
OTHER SERVICE MUSIC TASTE/LOCAL EVENT SIGHTSEEING GUIDE/PR
344
RECEPTION OF OTHER SERVICE/RESULT
346
END?
NO
YES
350
REPORT OF SERIES OF SERVICE OFFER/POINT
352
REGISTRATION TO IC CARD/TO SERVICE PROVIDER MANAGEMENT CO.
END

FIG. 6

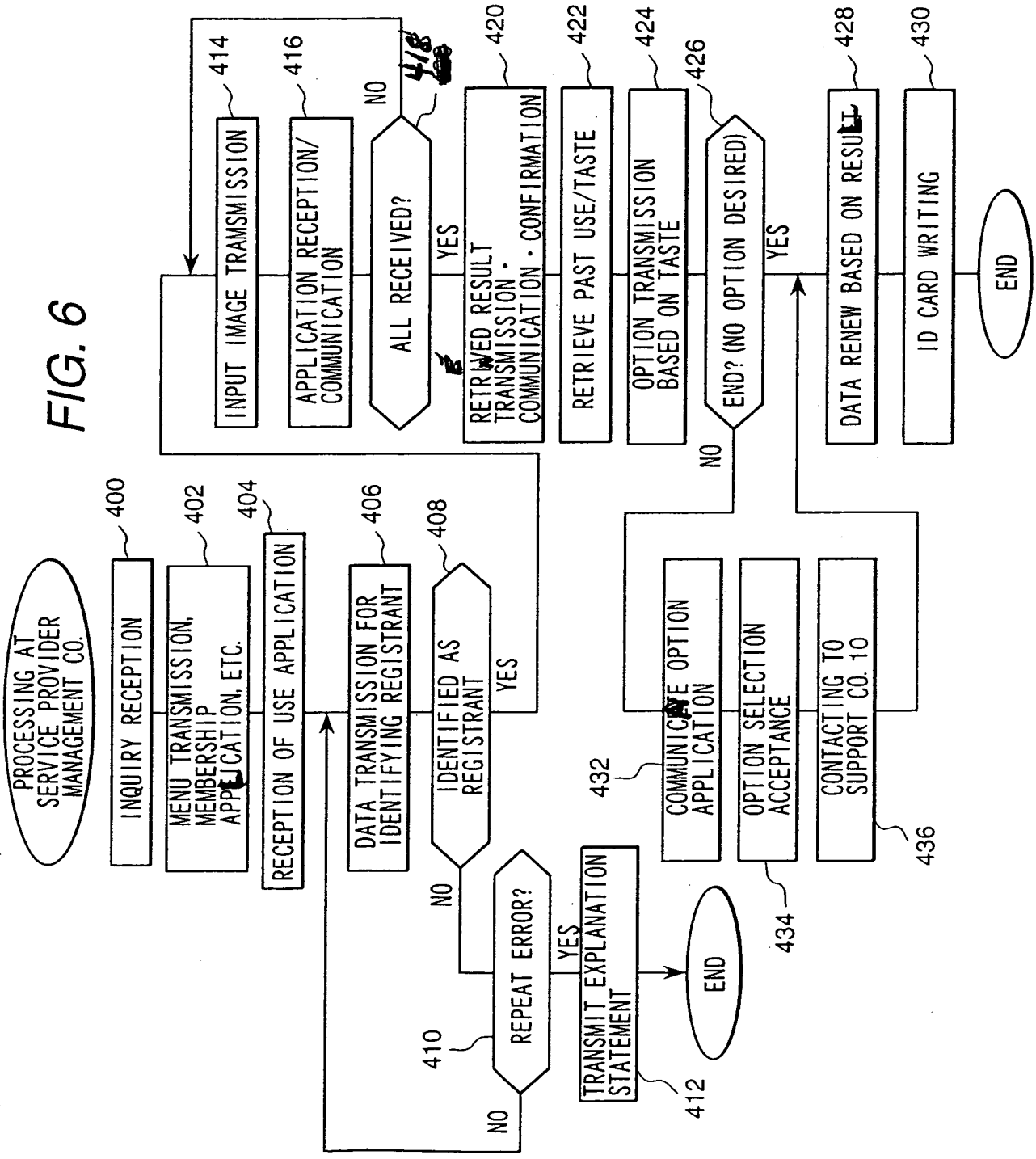

PROCESSING AT SERVICE PROVIDER MANAGEMENT CO.
INQUIRY RECEPTION
400
MENU TRANSMISSION, MEMBERSHIP APPLICATION, ETC.
402
RECEPTION OF USE APPLICATION
404
DATA TRANSMISSION FOR IDENTIFYING REGISTRANT
406
IDENTIFIED AS REGISTRANT
408
YES
NO
REPEAT ERROR?
410
NO
YES
TRANSMIT EXPLANATION STATEMENT
412
END
INPUT IMAGE TRANSMISSION
414
APPLICATION RECEPTION/ COMMUNICATION
416
ALL RECEIVED?
418
NO
YES
RETRIEVED RESULT TRANSMISSION · COMMUNICATION · CONFIRMATION
420
RETRIEVE PAST USE/TASTE
422
OPTION TRANSMISSION BASED ON TASTE
424
END? (NO OPTION DESIRED)
426
NO
YES
COMMUNICATE OPTION APPLICATION
432
OPTION SELECTION ACCEPTANCE
434
CONTACTING TO SUPPORT CO. 10
436
DATA RENEW BASED ON RESULT
428
ID CARD WRITING
430
END

FIG. 10

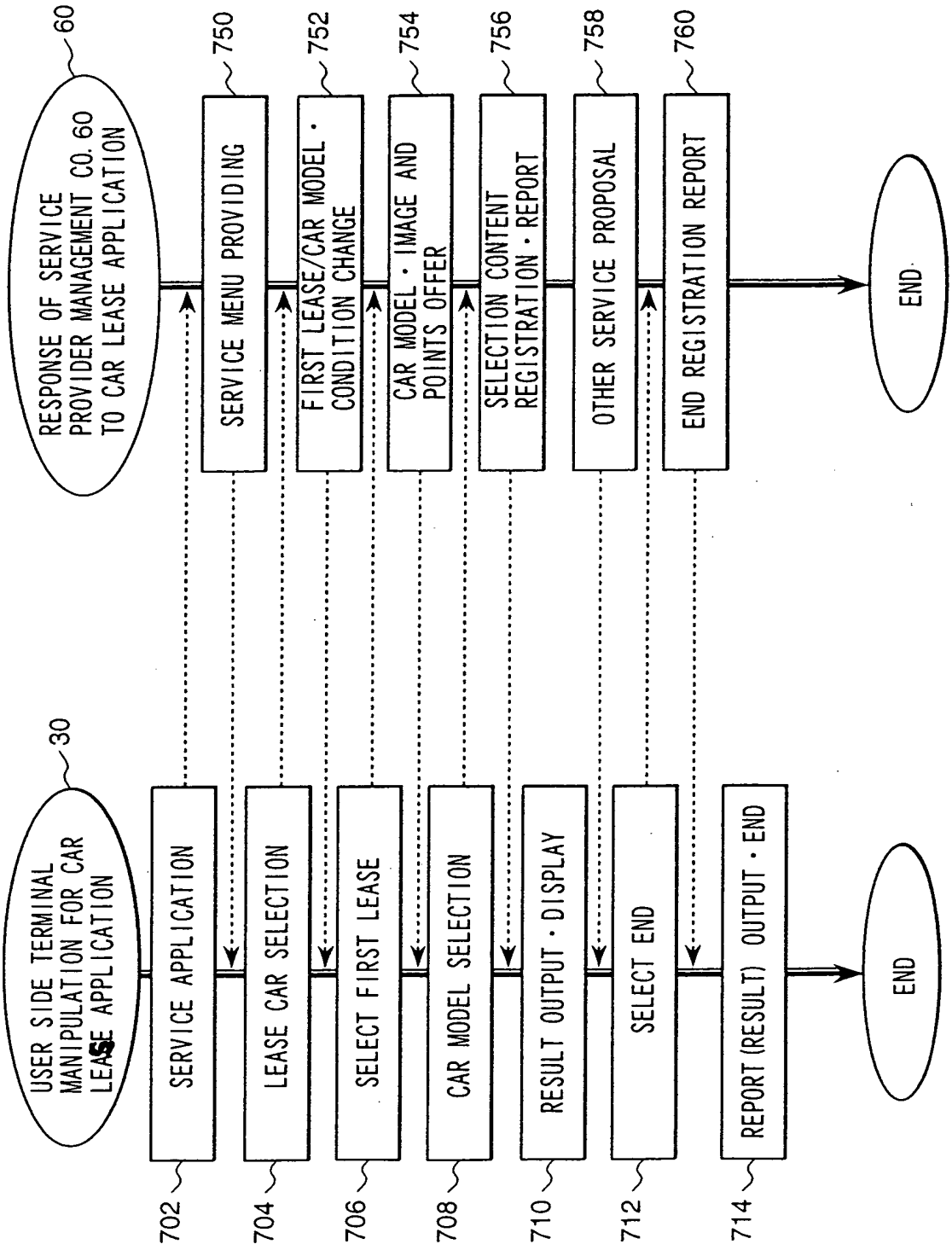

USER SIDE TERMINAL MANIPULATION FOR CAR LEASE APPLICATION
30
RESPONSE OF SERVICE PROVIDER MANAGEMENT CO. 60 TO CAR LEASE APPLICATION
60
SERVICE APPLICATION
702
SERVICE MENU PROVIDING
750
LEASE CAR SELECTION
704
FIRST LEASE/CAR MODEL · CONDITION CHANGE
752
SELECT FIRST LEASE
706
CAR MODEL · IMAGE AND POINTS OFFER
754
CAR MODEL SELECTION
708
SELECTION CONTENT REGISTRATION · REPORT
756
RESULT OUTPUT · DISPLAY
710
OTHER SERVICE PROPOSAL
758
SELECT END
712
END REGISTRATION REPORT
760
REPORT (RESULT) OUTPUT · END
714
END
END

FIG. 13

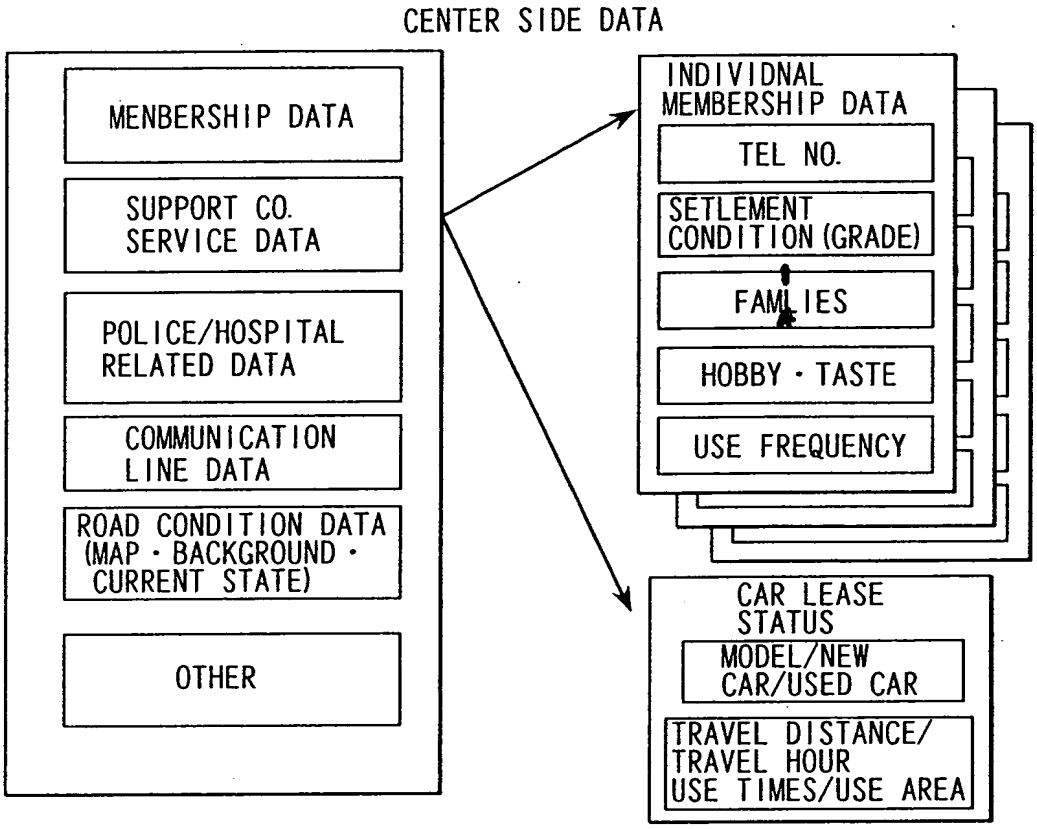
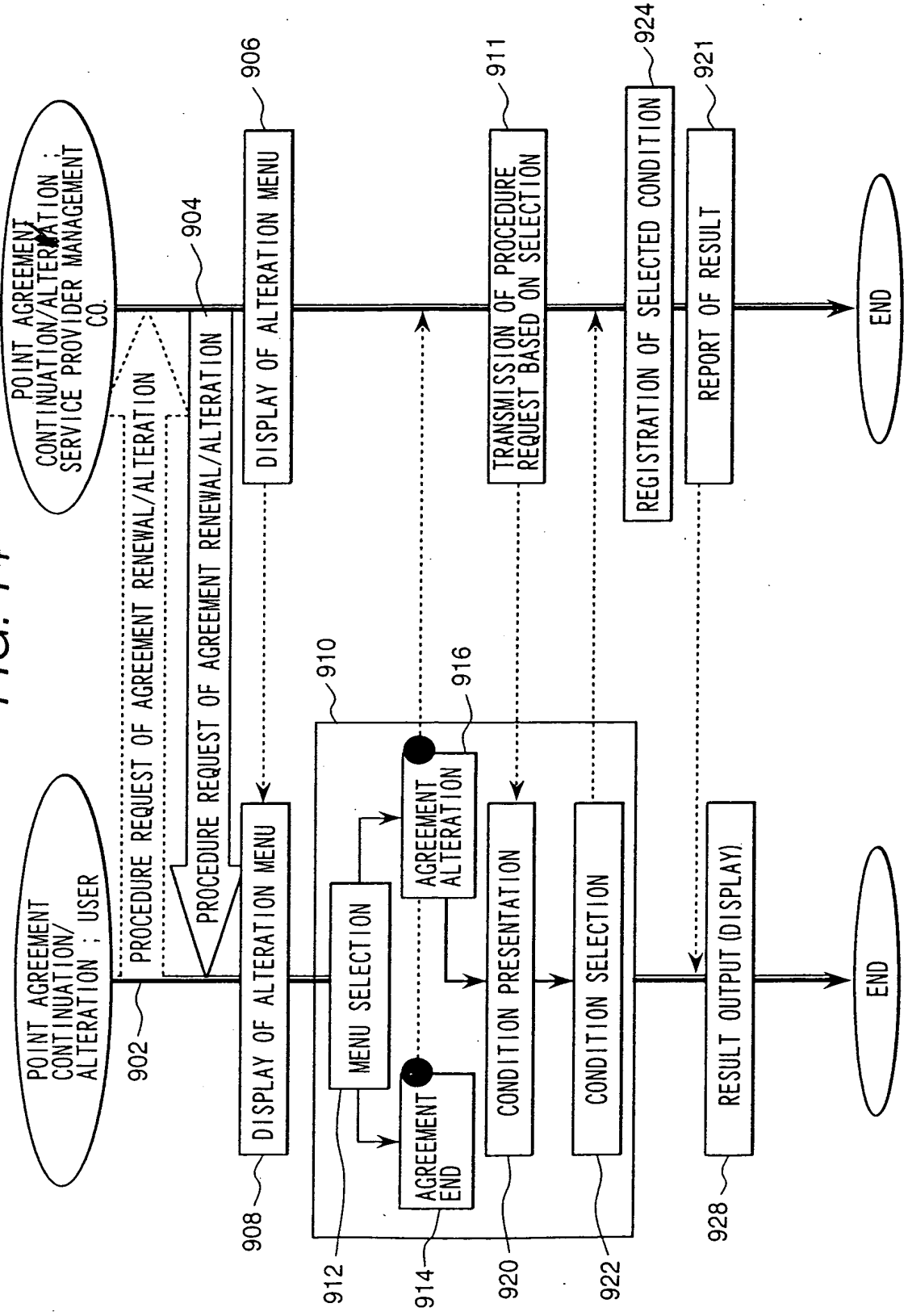

CENTER SIDE DATA
MENBERSHIP DATA
SUPPORT CO. SERVICE DATA
POLICE/HOSPITAL RELATED DATA
COMMUNICATION LINE DATA
ROAD CONDITION DATA (MAP · BACKGROUND · CURRENT STATE)
OTHER
INDIVIDNAL MEMBERSHIP DATA
TEL NO.
SETLEMENT CONDITION (GRADE)
FAMILIES
HOBBY · TASTE
USE FREQUENCY
CAR LEASE STATUS
MODEL/NEW CAR/USED CAR
TRAVEL DISTANCE/ TRAVEL HOUR USE TIMES/USE AREA

FIG. 14


POINT AGREEMENT CONTINUATION/ ALTERATION ; USER
POINT AGREEMENT CONTINUATION/ALTERATION ; SERVICE PROVIDER MANAGEMENT CO.
902
PROCEDURE REQUEST OF AGREEMENT RENEWAL/ALTERATION
904
PROCEDURE REQUEST OF AGREEMENT RENEWAL/ALTERATION
906
DISPLAY OF ALTERATION MENU
908
DISPLAY OF ALTERATION MENU
910
912
MENU SELECTION
914
AGREEMENT END
916
AGREEMENT ALTERATION
911
TRANSMISSION OF PROCEDURE REQUEST BASED ON SELECTION
920
CONDITION PRESENTATION
922
CONDITION SELECTION
924
REGISTRATION OF SELECTED CONDITION
921
REPORT OF RESULT
928
RESULT OUTPUT (DISPLAY)
END
END